

**UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF MARYLAND**

IN RE:

**EVERETT JOHN KLESS  
SANDRA PATRICIA KLESS**  
Debtor(s)

Case No. **16-10330-LSS**  
Chapter 13

**NOTICE OF FINAL CURE PAYMENT AND OPPORTUNITY FOR HEARING**

NOTICE IS HEREBY GIVEN by REBECCA A. HERR, Chapter 13 Trustee, pursuant to Federal Rule of Bankruptcy Procedure 3002.1(f), that the Trustee has made the final payment to cure the default on the claim secured by the principal residence of the Debtor(s), as evidenced by the proof of claim allowed in this case and funded by the confirmed plan. The Trustee payments were made under the claim filed by (or assigned to):

Court Claim No. 4  
U.S. Bank, N.A  
c/o SN Servicing Corporation  
323 Fifth Street  
Eureka, CA 95501  
Redacted Account No. 7566

The Trustee has no knowledge of and makes no representation concerning payment of other default amounts or of post-petition amounts not provided for and funded in the plan in this case.

**THE PARTIES ARE HEREBY NOTIFIED:**

Within 21 days of the service of the Notice of Final Cure Payment, the creditor MUST file and serve a Statement as a supplement to the holder's proof of claim on the Debtor(s), the attorney for the Debtor(s), and the Chapter 13 Trustee, pursuant to Fed.R.Bank.P.3002.1(g) indicating 1) whether it agrees that the Debtor(s) has/have paid in full the amount required to cure the default on the claim; and 2) whether the Debtor(s) is/are otherwise current on all payments consistent with 11 U.S.C. § 1322(b)(5).

The statement shall itemize the required cure or post-petition amounts, if any, that the holder contends remain unpaid as of the date of the statement. The statement shall be filed as a supplement to the holder's proof of claim and is not subject to Rule 3001(f). Failure to notify may result in sanctions.

**FURTHER, if the holder of the secured claim fails to timely file and serve a response to this Notice, the Court may enter an order declaring that the Debtor(s) has/have cured the default and that no amounts are unpaid as of the date of this Notice.**

Dated: September 23, 2021

Respectfully submitted,

/s/ REBECCA A. HERR  
REBECCA A. HERR (Fed. Bar No. 29298)  
Chapter 13 Trustee  
185 Admiral Cochrane Drive  
Suite 240  
Annapolis, MD 21401  
(301) 805-4700  
Fax: (301) 805-9577  
[bherr@ch13md.com](mailto:bherr@ch13md.com)

**CERTIFICATE OF SERVICE**

I hereby certify that on September 23, 2021, I reviewed the Court's CM/ECF system and it reports that an electronic copy of the Notice of Final Cure Payment will be served electronically by the Court's CM/ECF system on the following:

Frank Morris, II, Esq. [frankmorrislaw@yahoo.com](mailto:frankmorrislaw@yahoo.com); [bankruptcybailout@gmail.com](mailto:bankruptcybailout@gmail.com); [Jaynell1128@yahoo.com](mailto:Jaynell1128@yahoo.com)  
*Counsel for Debtor(s)*

Gene Jung, Esq. [gjung@mtglaw.com](mailto:gjung@mtglaw.com); [ecfnotifications@mtglaw.com](mailto:ecfnotifications@mtglaw.com)  
*Counsel for Claimant*

I hereby further certify that on September 23, 2021, a copy of the Notice of Final Cure Payment was also mailed first class mail, postage prepaid to:

Everett John Kless  
Sandra Patricia Kless  
24318 Red Blaze Dr.  
Damascus, MD 20872  
*Debtor(s)*

U.S. Bank, N.A  
c/o SN Servicing Corporation  
323 Fifth Street  
Eureka, CA 95501  
*Claimant*

The Corporation Trust, Incorporated  
2405 York Rd  
Suite 201  
Lutherville Timonium, MD 21093-2264  
*Resident Agent for US Bank N.A.*

The Prentice-Hall Corporation System, MA  
7 St. Paul Street  
Suite 820  
Baltimore, MD 21202  
*Resident Agent for SN Servicing Corp.*

/s/ REBECCA A. HERR  
REBECCA A. HERR

**Case Overview**Case No. 16-10330-LSS  
PENDINGEVERETT JOHN KLESS  
SANDRA PATRICIA KLESS**DISBURSEMENT HISTORY**

DATE	CODE	DESCRIPTION	CREDITOR #	CHECK NO.	AMOUNT
<b>BSI FINANCIAL SERVICES</b>					
Sep 30, 2017	CR	AMOUNT DISBURSED TO CREDITOR		1039232	2,420.34
Nov 30, 2017	CR	AMOUNT DISBURSED TO CREDITOR		1042698	1,613.56
Dec 31, 2017	CR	AMOUNT DISBURSED TO CREDITOR		1044377	1,613.56
Feb 28, 2018	CR	AMOUNT DISBURSED TO CREDITOR		1049080	806.78
Mar 31, 2018	CR	AMOUNT DISBURSED TO CREDITOR		1050761	1,613.56
Apr 30, 2018	CR	AMOUNT DISBURSED TO CREDITOR		1052427	806.78
May 31, 2018	CR	AMOUNT DISBURSED TO CREDITOR		1054126	806.78
Jun 30, 2018	CR	AMOUNT DISBURSED TO CREDITOR		1055781	806.78
Jul 31, 2018	CR	AMOUNT DISBURSED TO CREDITOR		1057438	806.78
Aug 31, 2018	CR	AMOUNT DISBURSED TO CREDITOR		1059067	806.78
Sep 30, 2018	CR	AMOUNT DISBURSED TO CREDITOR		1060733	806.78
Oct 31, 2018	CR	AMOUNT DISBURSED TO CREDITOR		1062399	806.78
Nov 30, 2018	CR	AMOUNT DISBURSED TO CREDITOR		1064050	806.78
Dec 31, 2018	CR	AMOUNT DISBURSED TO CREDITOR		1065741	806.78
Jan 31, 2019	CR	AMOUNT DISBURSED TO CREDITOR		1067298	806.78
Feb 28, 2019	CR	AMOUNT DISBURSED TO CREDITOR		1068929	806.78
Mar 29, 2019	CR	AMOUNT DISBURSED TO CREDITOR		1070540	806.78
Apr 30, 2019	CR	AMOUNT DISBURSED TO CREDITOR		1072158	806.78
May 31, 2019	CR	AMOUNT DISBURSED TO CREDITOR		1073826	806.78
Jun 28, 2019	CR	AMOUNT DISBURSED TO CREDITOR		1075467	806.78
Jul 31, 2019	CR	AMOUNT DISBURSED TO CREDITOR		1077083	806.78
Aug 30, 2019	CR	AMOUNT DISBURSED TO CREDITOR		1078735	806.78
Sep 30, 2019	CR	AMOUNT DISBURSED TO CREDITOR		1080440	806.78
Oct 30, 2019	CR	AMOUNT DISBURSED TO CREDITOR		2000214	806.78
Nov 30, 2019	CR	AMOUNT DISBURSED TO CREDITOR		2001844	806.78
Dec 31, 2019	CR	AMOUNT DISBURSED TO CREDITOR		2003580	200.08
<b>TOTAL FOR BSI FINANCIAL SERVICES</b>					<b>24,403.48</b>
<b>FAY SERVICING</b>					
Jul 31, 2017	CR	AMOUNT DISBURSED TO CREDITOR		1036059	2,420.34
<b>TOTAL FOR FAY SERVICING</b>					<b>2,420.34</b>
<b>FAY SERVICING LLC</b>					
Jan 31, 2017	CR	AMOUNT DISBURSED TO CREDITOR		1023637	1,613.56
Mar 31, 2017	CR	AMOUNT DISBURSED TO CREDITOR		1027090	2,420.34
Apr 28, 2017	CR	AMOUNT DISBURSED TO CREDITOR		1028925	806.78
May 31, 2017	CR	AMOUNT DISBURSED TO CREDITOR		1030722	806.78
Aug 31, 2017	CR	AMOUNT DISBURSED TO CREDITOR		1037764	806.78
Sep 28, 2017	CNCP	CANCELLED CHECK TO CREDITOR/PRINCIPLE		1037764	-806.78
<b>TOTAL FOR FAY SERVICING LLC</b>					<b>5,647.46</b>
<b>WELLS FARGO</b>					
Jul 27, 2016	CR	AMOUNT DISBURSED TO CREDITOR	869358	1013403	806.78
Aug 31, 2016	CR	AMOUNT DISBURSED TO CREDITOR	869358	1015071	806.78
Sep 30, 2016	CR	AMOUNT DISBURSED TO CREDITOR	869358	1017065	806.78
Oct 28, 2016	CR	AMOUNT DISBURSED TO CREDITOR	869358	1018949	806.78
Nov 30, 2016	CR	AMOUNT DISBURSED TO CREDITOR	869358	1020816	1,613.56
<b>TOTAL FOR WELLS FARGO</b>					<b>4,840.68</b>
<b>DISBURSEMENT TOTAL</b>					<b>37,311.96</b>